Rider to Modify Blue Cross® Blue Shield® of Arizona Ascend HMO Plus and Ascend HSA HMO Group Base Benefit Books

Your employer sponsors a self-funded employee health care plan to provide its employees with healthcare coverage. The plan is established by your employer and is maintained according to a written document called the *plan document*.

Your employer has contracted with Blue Cross Blue Shield of Arizona (BCBSAZ), an independent licensee of the Blue Cross Blue Shield Association, to provide certain administrative claims processing and utilization management services for this plan. Benefits under the plan are paid from the general assets of the *plan sponsor*.* BCBSAZ provides administrative claims payment services only, and does not assume any financial risk or obligation with respect to claims.

BCBSAZ also may have a contract with your employer to provide stop-loss insurance to the plan. This stop-loss insurance may be:

- Aggregate stop-loss insurance, which reimburses the plan if claims for all employees go above a specified amount in a plan year;
- Specific stop-loss, which reimburses the plan whenever claims on any one covered person go above a specified amount; or
- A combination of the above

BCBSAZ is an independent contractor and shall not for any purpose be deemed either an agent of your employer or the employer's plan administrator,* nor shall BCBSAZ and your employer be deemed partners or joint venturers, or be governed by any legal relationship in which BCBSAZ's role is any other than that of independent contractor. In this book, BCBSAZ refers to the administrative services agreement and/or stop-loss insurance agreement with your employer as a *Group Master Contract*.

Your Benefit Book describes the benefits for employees and their dependents who are eligible for and have elected coverage under the plan. BCBSAZ may distribute a similar Benefit Book for insured employer groups and self-funded employer groups. This Benefit Book may use words used in an insured plan. All such references shall be read with the knowledge and understanding that the plan is self-insured. The Benefit Book by itself is not your employer's summary plan description or plan document. Your employer is responsible for providing these documents to you.

This benefit plan gives you access to a network of doctors, hospitals, clinics, and other providers that have agreed to negotiated discounts with BCBSAZ or a local Blue Cross and/or Blue Shield plan if covered services are rendered outside of Arizona.

Please note: Not all services available from network providers are covered. As this is a self-funded employer healthcare plan, benefits provided in this plan may not include all of the benefits that are required to be included in non-self-funded healthcare plans. Read your Benefit Book carefully to understand the benefits and limitations of this plan.

*Plan sponsor and plan administrator are terms defined under the Employee Retirement Income Security Act (ERISA). These parties are often your employer, but may be another entity as well, such as a trust or association. Your plan document or summary plan description will include the name(s) of your plan sponsor/plan administrator.

Pam Kehaly, President and CEO Blue Cross Blue Shield of Arizona

Nondiscrimination Statement

BCBSAZ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. BCBSAZ provides appropriate free aids and services, such as qualified interpreters and written information in other formats, to enable people with disabilities to communicate effectively with us. BCBSAZ also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

Multi-language Interpreter Services

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe'é atah nílínigíí Blue Cross Blue Shield of Arizona haada yit'éego bína'ídíłkidgo éí doodago Háida bíjá anilyeedígíí t'áadoo le'é yína'ídíłkidgo beehaz'áanii hóló díí t'áá hazaadk'ehjí háká a'doowołgo bee haz'á doo bááh ílínígóó. Ata' halne'ígíí kojí' bich'j' hodíilnih 877-475-4799.

Chinese: 如果您,或是您正在協助的對象,有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話 在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 877-475-4799.

Arabic:

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Blue Cross Blue Shield of Arizona، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة .للتحدث مع مترجم اتصل ب 479-475-877.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799 로 전화하십시오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizona についてご質問が ございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はか かりません。通訳とお話される場合、877-475-4799 までお電話ください。

Farsi:

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Blue Cross Blue Shield of Arizona ، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید 4799-475-877 . تماس حاصل نمایید.

Assyrian:

ى، ئېسمەن، بې ښټ قدېوقە دۈسودوس تىمەن، دېمگەجەر حوققە حوم Blue Cross Blue Shield of Arizona؛ ئېسمەن، دېمگەجەن قىموقە دۈلىدىمەن، ئې ښټ قىغىدىمەن دۇلىدىمەن ئېدۇدۇرى ئېدىنىڭ 177-475-877.

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 877-475-4799.

Thai: หากคุณ หรือคนที่คุณกาลังช่วยเหลือมีค่าถามเกี่ยวกับ Blue Cross Blue Shield of Arizona คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 877-475-4799

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